

| | |
|---|---|
| <p>7092244537 10/21/2012 4:13:40 AM Vijay Raj ES NEPQ</p> <p>New-Escrowed Payment Quote: Effective Date = 10/16/2012 Escrow Payment = \$199 Total Deposit = \$449 Shortage / Deposit =-\$449 Delinquent Tax =\$0 & I = \$0 (7)</p> <p>11/1/2012 9:53:55 PM Background Processor CS ACH Creation through WEB 11/1/2012 9:53:57 PM Background Processor CS ACH Creation through WEB 11/2/2012 9:54:24 PM Background Processor PYMT Payment received from outsource for \$980.16 Source OAC - oach102 and was forwarded to: Cashier queue, user_id: Cashier Confirmation Number = 201211010882288 As of 11/02/2012 Past Due .00 Curr Due 980.16 Total Due 980.16 Requested By AUTO-B</p> <p>11/5/2012 3:22:02 AM Vijay Raj ES NEPQ3 New-Escrowed Payment Quote HRP 3 Month Trial Period: Effective Date = 11/2/2012 Escrow Payment = \$199 Total Shortage = \$441 Total Capitalization = \$604 Borrower Paid MI Premium = \$0 Escrow Balance = \$148 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$604 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p> <p>Breakdown as Follows:</p> <p>(7)</p> <p>7092244537 11/5/2012 6:13:02 AM Vijay Raj ES NEPQ New-Escrowed Payment Quote: Effective Date = 11/2/2012 Escrow Payment = \$199 Total Deposit = \$449 Shortage / Deposit =-\$449 Delinquent Tax =\$0 & I = \$0 (7)</p> | <p>Tax P (7)</p> <p>ACH Creation through WEB ACH Creation through WEB Payment received from outsource for \$980.16 Source OAC - oach102 and was forwarded to: Cashier queue, user_id: Cashier Confirmation Number = 201211010882288 As of 11/02/2012 Past Due .00 Curr Due 980.16 Total Due 980.16 Requested By AUTO-B</p> <p>11/05/2012 New-Escrowed Payment Quote HRP 3 Month Trial Period: Effective Date = 11/2/2012 Escrow Payment = \$199 Total Shortage = \$441 Total Capitalization = \$604 Borrower Paid MI Premium = \$0 Escrow Balance = \$148 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$604 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p> <p>Breakdown as Follows:</p> <p>(7)</p> <p>7092244537 11/5/2012 6:13:02 AM Vijay Raj ES NEPQ New-Escrowed Payment Quote: Effective Date = 11/2/2012 Escrow Payment = \$199 Total Deposit = \$449 Shortage / Deposit =-\$449 Delinquent Tax =\$0 & I = \$0 (7)</p> |
|---|---|

- This Comment was auto-generated in batch mode.

| | | | | |
|------------|------------|-------------|---------------|-------|
| 7092244537 | 11/14/2012 | 7:07:27 PM | Alex Lombardo | GC |
| 7092244537 | 11/15/2012 | 12:35:31 AM | Vijay Raj | ES |
| | | | | NEPQ3 |

New-Escrowed Payment Quote HMP 3 Month Trial Period:

Effective Date = 11/16/2012

Escrow Payment = \$199

Total Shortage = \$526

Total Capitalization = \$604

Borrower Paid MI Premium = \$0

Escrow Balance = \$261 | Interim Tax Disbursements = \$0 | Total Tax Disbursements During Trial Period = \$504 | Hazard Disbursements During Trial Period = \$0 | Flood Disbursements During Trial Period = \$0 | Tax Payment #1 During Trial Period = \$604 | Tax Payment #2 During Trial Period = \$0 | Tax Payment #3 During Trial Period = \$0 | Tax Payment #4 During Trial Period = \$0 | Delinquent Taxes Due = \$0

Breakdown as Follows:

| | | |
|-----------------------------|------|----|
| (7) | NEPQ | ES |
| New Escrowed Payment Quote: | | |
| Effective Date = 11/16/2012 | | |
| Escrow Payment = \$199 | | |
| Total Deposit = \$534 | | |
| Shortage / Deposit = \$534 | | |
| & I = \$0 | | |
| Tax P | | |
| (7) | | |

- This Comment was auto-generated in batch mode.

7092244537 12/10/2012 6:17:13 AM Vijay Raj ES NEPQ3 New-Escrowed Payment Quote HMP 3 Month Trial Period:

Effective Date = 12/3/2012

Escrow Payment = \$199

Total Shortage = \$526

Total Capitalization = \$604

Borrower Paid MI Premium = \$0

Escrow Balance = \$261 | Interim Tax Disbursements = \$0 | Total Tax Disbursements During Trial Period = \$604 | Hazard Disbursements During Trial Period = \$0 | Flood Disbursements During Trial Period = \$0 | Tax Payment #1 During Trial Period = \$604 | Tax Payment #2 During Trial Period = \$0 | Tax Payment #3 During Trial Period = \$0 | Tax Payment #4 During Trial Period = \$0 | Delinquent Taxes Due = \$0

Breakdown as Follows:

{7} - New-Escrowed Payment Quote:
 Effective Date = 12/4/2012
 Escrow Payment = \$199
 Total Deposit = \$534
 Shortage / Deposit = \$534
 Delinquent Tax = \$0
 & I = \$0
 {7}

7092244537 12/10/2012 7:37:32 AM Vijay Raj ES NEPQ New-Escrowed Payment Quote HMP 3 Month Trial Period:

BNOT
 GC
 PYMT
 ES

12/12/2012 1:41:47 PM Background Processor
 12/13/2012 7:17:08 PM Alex Lombardo
 12/14/2012 5:53:50 PM Background Processor
 12/19/2012 7:28:16 AM Vijay Raj

As of 12/12/2012 - This Comment was auto-generated in batch mode.
 By Auto-B

12/14/2012 Account Reported To Credit Bureau (as of 11/30/12) LPI: 10/26/12 UPB: 83,489
 Mthly Fmt: 980 Status: 11 [Current] Original Charge Off Amt: 0 Payment History[24 Mon]: 0000014323BBBBBBBBBBBB
 Payment received from Oursource for \$980.16 Source SP7 - sp1214 and was forwarded to: Cashier queue, user-id: 1014366
 New-Escrowed Payment Quote HMP 3 Month Trial Period:
 Effective Date = 12/17/2012
 Escrow Payment = \$199
 Total Shortage = \$611
 Total Capitalization = \$604
 Borrower Paid MI Premium = \$0

Escrow Balance = \$375 | Interim Tax Disbursements = \$0 | Total Tax Disbursements During Trial Period = \$604 | Hazard Disbursements During Trial Period = \$0 | Flood Disbursements During Trial Period = \$0 | Tax Payment #1 During Trial Period = \$604 | Tax Payment #2 During Trial Period = \$0 | Tax Payment #3 During Trial Period = \$0 | Tax Payment #4 During Trial Period = \$0 | Delinquent Taxes Due = \$0

{ 7 }

| | | | | | | | |
|------------|-----------|-------------|----------------------|------|-------|---|-------|
| 7092244537 | 1/7/2013 | 7:31:56 AM | Vijay Raj | ES | NEPQ | New-Escrowed Payment Quote: Effective Date = 1/2/2013 Escrow Payment = \$199 Total Deposit = \$619 Shortage / Deposit = \$619 Delinquent Tax = \$0 & I = \$0 | { 7 } |
| 7092244537 | 1/11/2013 | 3:43:29 AM | Background Processor | ENOT | | As of 01/11/2013 - This Comment was auto-generated in batch mode. | |
| 7092244537 | 1/14/2013 | 5:59:25 PM | Background Processor | PYMT | | By Auto-B Payment Received from Outsource for \$980.16 Source SP7 - SP0114 and was forwarded to: Cashier queue, user-id: Cashier via Web Confirmation Number = | |
| 7092244537 | 1/14/2013 | 6:51:06 PM | Alex Lombardo | GC | | 10542291 Account Reported To Credit Bureau: 11 [Current] of 12/31/12 LP1: 11/26/12 UPB: 83,301 Mthly Pmt: 980 Status: 11 [Current] Original Charge Off Amt: 0 Payment History[44 Mon]: 000000101323BBBBBBBBBB | |
| 7092244537 | 1/20/2013 | 11:16:03 PM | Vijay Raj | ES | NEPQ3 | New-Escrowed Payment Quote HMP 3 Month Trial Period: | |
| | | | | | | Effective Date = 1/16/2013 Escrow Payment = \$199 Total Shortage = \$1185 Total Capitalization = \$116 | |
| | | | | | | Borrower Paid MI Premium = \$0 | |
| | | | | | | Escrow Balance = \$489 Interim T&I Disbursements = \$604 Total T&I Disbursements During Trial Period = \$0 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0 | |

Breakdown as Follows:

{ 7 }

| | | | | | | |
|------------|-----------|------------|-----------|----|------|-----------------------------------|
| 7092244537 | 1/21/2013 | 4:40:37 AM | Vijay Raj | ES | NBPO | New-Escrowed Payment Quote: |
| | | | | | | Effective Date = 1/16/2013 |
| | | | | | | Escrow Payment = \$199 |
| | | | | | | Total Deposit = \$100 |
| | | | | | | Shortage / Deposit = \$100 |
| | | | | | | Delinquent Tax = \$0 & I = \$0 |
| | | | | | | (7) |

| | | | | | | |
|------------|-----------|-------------|----------------------|------|----|--|
| 7092244537 | 2/4/2013 | 6:13:50 PM | Background Processor | FYMT | | |
| 7092244537 | 2/4/2013 | 6:13:52 PM | Background Processor | SNOT | | |
| | | | | | CS | ENAP |
| | 2/9/2013 | 1:57:28 PM | | | CS | 109BC |
| | 2/12/2013 | 10:04:32 PM | Background Processor | | CS | New Escrowed Payment, One HRP 3 Month Trial Period: |
| | 2/21/2013 | 7:05:10 AM | Vivian Rai | | ES | NEPO3 |
| | | | | | | |
| 7092244537 | | | | | | 02/06/2013 The customer has provided email address. |
| 7092244537 | | | | | | New 2012 1098 year end statement generated and sent. |
| 7092244537 | | | | | | |

Effective Date = 2/19/2013

Esgrow Payment = \$199
Total Shortage = \$207
Total Capitalization = \$1184

Borrower Paid MI Premium = \$0

Escrow Balance = 5-2 | Interim T&I Disbursements = \$0 | Total T&I Disbursements During Trial Period = \$1177 | Hazard Disbursements During Trial Period = \$1177 | Flood Disbursements During Trial Period = \$0 | Tax Payment #1 During Trial Period = \$0 | Tax Payment #2 During Trial Period = \$0 | Tax Payment #3 During Trial Period = \$0 | Tax Payment #4 During Trial Period = \$0 | Delinquent Taxes Due = \$0

Breakdown as follows:

(7) Account Reported To Credit Bureau (as of 01/31/13) LPI: 12/26/12 UPB: 83,111
Mtyl Pmt: 980 Status: 11 [Current] Original Charge Off Amt: 0 Payment
History(24 Mnts): 00000010432BBBBBBBB
New-Escrowed Payment. Quote:

Escrow Payment = \$199
Total Deposit = \$788
Shortage / Deposit =-\$788
Delinquent Tax = \$0
$$6 \cdot 1 = \$0$$

Tax P
(7)

- This Comment was auto-generated in batch mode.

| | | | | | | |
|------------|----------|-------------|----------------------|------|-------|--|
| 7092244537 | 3/4/2013 | 12:18:06 AM | Background Processor | FORM | EARL | Early Late Notice |
| 7092244537 | 3/4/2013 | 5:51:46 AM | Vijay Raj | ES | NEPQ3 | New-Escrowed Payment Quote HMP 3 Month Trial Period: |
| | | | | | | Effective Date = 3/1/2013 |
| | | | | | | Escrow Payment = \$199 |
| | | | | | | Total Shortage = \$1284 |
| | | | | | | Total Capitalization = \$2 |
| | | | | | | Borrower Paid MI Premium = \$0 |
| | | | | | | Escrow Balance = \$2 - Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$0 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0 |

Breakdown as Follows:

| | | | | | | |
|-----|------|----|------|----|------|-----------------------------------|
| (7) | NEPQ | ES | NEPQ | ES | NEPQ | (7) - New-Escrowed Payment Quote: |
| | | | | | | Effective Date = 3/1/2013 |
| | | | | | | Escrow Payment = \$199 |
| | | | | | | Total Deposit = \$788 |
| | | | | | | Shortage / Deposit = \$788 |
| | | | | | | Delinquent Tax = \$0 & I = \$0 |
| | | | | | | Tax P |
| | | | | | | (7) |

| | | | | | | | |
|------------|-----------|------------|----------------------|-----|------|------|---|
| 7092244537 | 3/7/2013 | 5:55:21 AM | Vijay Raj | ES | IVRC | IVRC | CUSTOMER CONTACT VIA IVR |
| 7092244537 | 3/12/2013 | 1:07:30 PM | Background Processor | TVR | IVRC | IVRC | TSN RCK: 3343 RCD: 40630088ANI: 3046153238 CUSTOMER CONTACT VIA IVR |
| 7092244537 | 3/12/2013 | 1:09:02 PM | Shahbaz Hussain | CU | CUST | CU | TSN RCK: 3772 RCD: 40667134ANI: 3046153238 Phone Call In, Customer Contact, Talked to David Daugherty and verified last 4 digits of their SSN. SCRIPT ID: VERIFSSN. |
| 7092244537 | 3/12/2013 | 1:09:26 PM | Shahbaz Hussain | CL | PYIQ | PYIQ | Phone Call In, Payment Inquiry; Provided the customer with the current outstanding balances of \$980.16. Asked if they had any questions about the outstanding balance amount. Customer did not have any questions. Script ID: AMOUNT DUE |
| 7092244537 | 3/11/2013 | 6:01:52 PM | Background Processor | TVR | IVRC | IVRC | CUSTOMER CONTACT VIA IVR |
| 7092244537 | 3/12/2013 | 1:07:30 PM | Background Processor | TVR | IVRC | IVRC | TSN RCK: 3343 RCD: 40630088ANI: 3046153238 CUSTOMER CONTACT VIA IVR |
| 7092244537 | 3/12/2013 | 1:09:26 PM | Shahbaz Hussain | CU | CUST | CU | TSN RCK: 3772 RCD: 40667134ANI: 3046153238 Phone Call In, Customer Contact, Talked to David Daugherty and verified last 4 digits of their SSN. SCRIPT ID: VERIFSSN. |
| 7092244537 | 3/12/2013 | 1:09:26 PM | Shahbaz Hussain | CL | PYIQ | PYIQ | Phone Call In, Payment Inquiry; Provided the customer with the current outstanding balances of \$980.16. Asked if they had any questions about the outstanding balance amount. Customer did not have any questions. Script ID: AMOUNT DUE |

PTDYS
CL
Shahbaz Hussain
1:09:52 PM
3/12/2013
7092244537

WQ
Shahbaz Hussain
1:10:59 PM
3/12/2013
7092244537

WQ
Shahbaz Hussain
1:11:39 PM
3/12/2013
7092244537

WQ
Shahbaz Hussain
1:11:45 PM
3/12/2013
7092244537

ENOT
Background Processor
2:24:25 PM
3/14/2013
7092244537

RS
Rajkumar Singh
6:38:20 AM
3/15/2013
7092244537

RS
Rajkumar Singh
6:38:51 AM
3/15/2013
7092244537

RS
Rajkumar Singh
6:38:56 AM
3/15/2013
7092244537

PYMT
Background Processor
6:56:12 PM
3/15/2013
7092244537

GC
Alex Lombardo
7:32:58 PM
3/15/2013
7092244537

PD
Chandra Kumar
2:22:03 AM
3/16/2013
7092244537

CL
Chandra Kumar
3:11:18 AM
3/16/2013
7092244537

RS
Kodanda M
11:26:28 PM
3/18/2013
7092244537

CS
Kodanda M
11:26:28 PM
3/18/2013
7092244537

Customer provided the following payment information: Speedpay via WEB Payment of \$ 980.16 on or before 03/14/2013. Promise date: 03/14/2013 Followup date: 03/16/2013 Script ID: PAYMENT_19A Phone Call Inz: Contact Info Provided; Caller wanted the fax number for the Research Department. Advised it was 1-407-37-6375. SCRIPT ID: DEPARTMENT_FAX Phone Call Inz OP CMSI Recently Offered: Offered customer this optional product of CMSI marketing option, but they were not interested. SCRIPT ID: CLOSING_WEB MARKET Call Ended. SCRIPT ID: END_SCRIPT

As of 03/14/2013 Past Due 980.16 Curr Due 980.16 Total Due 1,960.32 Requested By Auto_B

03/19/2013
Written Customer Correspondence Received via Fax

Customer Credit Inquiry

Customer Dispute Received

Payment received from OnSource for 980.16 Source:SP7 - sp0315 and was forwarded to: Cashier queue, user-id: Cashier Via Web Confirmation Number = 10896204 Account Reported To Credit Bureau (as of 02/28/13)lPI: 01/26/13 UPB: 82,920 Mthly Pmt: 980 Status:11 [Current] Original Charge Off: Ant: 0 Payment History(24 Mon): 000000010322BBBBBBBBBB Research Comment: S:\\Residential Servicing 2\\RESEARCH\\RESEARCH\\Research 1\\Research Faxes\\2012\\2013\\March-2013\\15 March-2013\\13-15-13\\052244537 No Action Taken On Collection Screen

RECM
NoACTION
CRINV
INVALID
INVALID Research Request.

7092244537 3/18/2013 11:26:50 PM Rodanda M CORR WCDC

CUSTOMER INQUIRY COMPLETED;Please refer to RIMI/ RIFX/ REI/ REIM execution codes or letter dispatch confirmation. Details:

March 18, 2013

David Daugherty
35 Valley View Drive
Vienna, WV 26105

RE: LOANNUMBER: 7092244537

Property Address: 35 Valley View Dr
Vienna, WV 26105

Dear David Daugherty

OCWEN would like to take this opportunity to thank you for your recent communication regarding the above referenced loan. We appreciate the time and effort on your part to bring your concern to our attention. Pursuant to your concern, we have reviewed the loan and below is the recap of our response to the concern raised:

Concern: You expressed concern regarding the past due amount reflected in the credit report made on March 2012.

Response: Please note the amount reflecting on credit report is calculated, as follows:

Past due amount= monthly mortgage payment X the no. of months' delinquent + late charges + other advances + escrow advances- suspense (partial payment) credit.

Our records indicate that the credit reporting made for the month of March 2012, reflected the total past due amount as \$6,128.39. As of March 2012, your loan was due for the November 26, 2011 contractual payment and the total amount past due on the loan was in the amount of \$6,128.39.

Please note that, Ocwen is obligated to report true and accurate information to the credit bureaus and therefore the credit reporting cannot be changed.

Please note that, we have reviewed and it was determined that the past due amount reflecting on the credit reporting made for the month of March 2012 is correct. However, foreclosure proceedings were initiated on the loan on April 18, 2012, as the loan was past due for the November 26, 2011 payment as of that date. Further, the foreclosure proceedings were stopped on April 23, 2012, as the loan was reinstated. Our records indicate that the foreclosure reporting made on the loan is valid and cannot be altered.

We report to Equifax, TransUnion, Experian and Innovis. These bureaus provide information to the local credit bureaus to update and correct your credit file. However, if you believe that there is a discrepancy in the way the loan has been reported by the credit bureaus, please contact the concerned credit

bureaus directly

As of the date of this letter, the loan is due for the March 26, 2013 payment.
For any further concerns regarding the loan; please contact our Customer Care Center at (800) 746-2936.

We trust the information provided has fully addressed your concern. Please visit our website (www.ocwen.com) which is available 24 hours day, seven days a week, as many of the answers to your account specific questions may be found there. However, should you have any further questions in regards to this issue, please contact our Research Department at (800) 241-9960. If after speaking with our Research Department you still have questions or concerns, please feel free to contact the OCWEN consumer advocate by email through OCWEN's website or by phone at (800) 390-4656. You may also send written correspondence to the following address:

Sincerely,

Chandra Kumar
Research Department
OCWEN

Details: .

| | | | | | | |
|------------|-----------|-------------|----------------------|------|----------|---|
| 7092244537 | 3/18/2013 | 11:37:03 PM | Kodanda M | PD | DISR | DISPUTE RESOLVED/COMPLETED |
| 7092244537 | 3/18/2013 | 11:37:05 PM | Chandra Kumar | CL | NOACTION | No Action Taken On Collection Screen |
| 7092244537 | 3/18/2013 | 11:37:07 PM | Background Processor | CORR | WCDR | WRITTEN DISPUTE CORRESPONDENCE RECEIVED |
| 7092244537 | 3/20/2013 | 1:40:41 AM | Harish Rao | RS | ACDVRC | - ACKNOWLEDGEMENT LETTER REQUEST SUBMITTED BWR Automated CDV |
| | | | | | | Control Number: 99993078032699088 |
| | | | | | | Subscriber Code: 465FS01690 |
| | | | | | | Borrower's concern with reporting:Not his/hers. Provide or confirm complete ID. |

Eff Date: 03/15/13

| | | | | | | |
|------------|-----------|------------|----------------------|------|---|--|
| 7092244537 | 3/20/2013 | 9:15:04 PM | Tushar Mathkar | PD | RLM/L | Research Letter Mailed Previous Business Day |
| 7092244537 | 3/20/2013 | 9:15:06 PM | Background Processor | BNOT | | (1) As of 03/20/2013 Past Due 1,005.16 Curr Due 980.16 Total Due 1,985.32 Requested By Auto-B |
| 7092244537 | 3/21/2013 | 2:05:11 AM | Anjali Balakrishnan | RS | ACDVR/C | 03/22/2013 BWR Automated CDV |
| | | | | | Control Number: 999937803269086 | Reporting received from Credit Bureau:Received from DAVID M DAUGHERTY |
| | | | | | Subscriber Code: 605FM50178 | SSN: 232-04-9020 |
| | | | | | Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. | Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account. |
| | | | | | Discrepancy (NAME, ADD, SSN): Address . | "Please note: Litton loan, information updated as per LSAMS and RADAR." |
| 7092244537 | 3/21/2013 | 2:05:18 AM | Anjali Balakrishnan | RS | ACDVF/C | Details: Form Completed and Sent Electronically (It is not mailed); BWR Automated CDV |
| 7092244537 | 3/21/2013 | 2:05:22 AM | Anjali Balakrishnan | RS | CRINQ | Control Number: 9999307803269086 Subscriber Code: 605FM50178 Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. Reporting received from Credit Bureau:Received from DAVID M DAUGHERTY SSN: 232-04-9020 Reporting to Credit Bureau: Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account. Discrepancy (NAME, ADD, SSN): Address . |
| 7092244537 | 3/21/2013 | 2:05:22 AM | Anjali Balakrishnan | RS | | "Please note: Litton loan, information updated as per LSAMS and RADAR." Details: CR - CREDIT INQUIRY DISPUTE RECEIVED |

7092244537 3/21/2013 5:50:58 AM Vijay Raj ES NEPQ3
New-Escrowed Payment Quote HMP 3 Month Trial Period:

Effective Date = 3/18/2013

Escrow Payment = \$199

Total Shortage = \$294

Total Capitalization = \$1177

Borrower Paid MI Premium = \$0

Escrow Balance = \$111 | Interim T&I Disbursements = \$0 | Total T&I Disbursements During Trial Period = \$1177 | Hazard Disbursements During Trial Period = \$1177 | Flood Disbursements During Trial Period = \$0 | Tax Payment #1 During Trial Period = \$0 | Tax Payment #2 During Trial Period = \$0 | Tax Payment #3 During Trial Period = \$0 | Tax Payment #4 During Trial Period = \$0 | Delinquent Taxes Due = \$0

Breakdown as Follows:

| | | | | | | |
|------------|-----------|-------------|----------------|----|---|-----------------------|
| 7092244537 | 3/21/2013 | 11:21:05 PM | Rajkumar Singh | RS | ACDVRC | (7) BWR Automated CDV |
| | | | | | DAVID MAX DAUGHERTY | |
| | | | | | Control Number: 1554212536008 | |
| | | | | | Subscriber Code: 3900947 | |
| | | | | | Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. | |
| | | | | | Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020 | |
| | | | | | Reporting to Credit Bureau:Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account. | |
| | | | | | Discrepancy (NAME, ADD, SSN) : none | |
| | | | | | "Please note: Litton loan, information updated as per LSAMS and RADAR." | |
| | | | | | Details: r Form Completed and Sent Electronically (It is not mailed); | |
| | | | | | BWR Automated CDV | |
| | | | | | DAVID MAX DAUGHERTY | |
| | | | | | Control Number: 1554212536008 | |
| | | | | | Subscriber Code: 3900947 | |
| | | | | | Borrower's concern with reporting:001:Not his/hers. Provide or confirm complete ID. | |
| | | | | | Reporting received from Credit Bureau:DAVID MAX DAUGHERTY SSN: 232-04-9020 | |
| | | | | | Reporting to Credit Bureau:Borrower's SSN last 4 digits are matching, Verified in RADAR. Hence He/She is Responsible/Liable on the Account. | |

Discrepancy (NAME, ADD, SSN) : ; none

"Please note: Litton Loan, information updated as per LSMS and RADAR."

Details: r

| | | | | | | |
|------------|-----------|-------------|----------------|----|--------|---|
| 7092244537 | 3/21/2013 | 11:21:11 PM | Rajkumar Singh | RS | CRINQ | CR - CREDIT INQUIRY DISPUTE RECEIVED |
| 7092244537 | 3/22/2013 | 6:22:55 AM | Vijay Raj | ES | NEPQ | New Escrowed Payment Quote: |
| | | | | | | Effective Date = 3/18/2013 |
| | | | | | | Escrow Payment = \$199 |
| | | | | | | Total Deposit = \$675 |
| | | | | | | Shortage / Deposit =-\$875 |
| | | | | | | Delinquent Tax =0 |
| | | | | | | 6 I = \$0 |
| | | | | | | Tax P |
| | | | | | | {7} |
| 7092244537 | 3/25/2013 | 3:24:59 AM | Harish Rao | RS | ACDVRC | BWR Automated CDV - This Comment was auto-generated in batch mode. |
| | | | | | | Control Number: 33281462600311 |
| | | | | | | Subscriber Code: 613P004 |
| | | | | | | Borrower's concern with reporting;Not his/hers. Provide or confirm complete ID. |
| | | | | | | Reporting received from Credit Bureau: |
| | | | | | | Reporting to Credit Bureau;Verified, hence bwr is responsible. |
| | | | | | | Discrepancy (NAME, ADD, SSN) : ; Details: ' Form Compiled and Sent Electronically (It is not mailed); |
| | | | | | | BWR Automated CDV |
| | | | | | | Control Number: 33281462600311 |
| | | | | | | Subscriber Code: 613P004 |
| | | | | | | Borrower's concern with reporting;Not his/hers. Provide or confirm complete ID. |
| | | | | | | Reporting received from Credit Bureau: |
| | | | | | | Reporting to Credit Bureau;Verified, hence bwr is responsible. |
| | | | | | | Discrepancy (NAME, ADD, SSN) : ; Details: ' INVALID/PERSONOUS OR DISPUTE |
| 7092244537 | 3/25/2013 | 3:25:03 AM | Harish Rao | RS | CRINV | |
| | | | | | | |

7092244537 3/25/2013 4:21:46 AM Daniel Wesley RS ACDFRC BMR Automated CDV
 DAVID MAX DAUGHERTY
 Control Number: 33281462600301
 Subscriber Code: 9823064
 Borrower's concern with Reporting:Not his/her's. Provide or confirm complete ID.
 Reporting received from Credit Bureau:DAVID MAX DAUGHERTY
 SSN: 232-04-9020

Reporting to Credit Bureau:verified, hence bwr is responsible.
 Discrepancy (NAME, ADD, SSN): none Details: dj
 Form Completed and Sent Electronically (It is not mailed);
 BMR Automated CDV

DAVID MAX DAUGHERTY
 Control Number: 33281462600301
 Subscriber Code: 9823004
 Borrower's concern with reporting:Not his/her's. Provide or confirm complete ID.
 Reporting received from Credit Bureau:DAVID MAX DAUGHERTY
 SSN: 232-04-9020

Reporting to Credit Bureau:verified, hence bwr is responsible.
 Discrepancy (NAME, ADD, SSN): none Details: dj
 CR - CREDIT INQUIRY DISPUTE RECEIVED
 NSFLET Requested 03/20/2013
 Printed 03/25/2013
 ACKNOWL Requested 03/18/2013
 Printed 03/25/2013
 Loan Setup OCR Initiation {1}
 Loan Setup OCR Completion.
 (1)

7092244537 3/25/2013 4:21:59 AM Daniel Wesley RS CRINQ Background Processor FORM
 7092244537 3/26/2013 7:06:41 PM Background Processor FORM
 7092244537 3/26/2013 8:52:06 PM Background Processor FORM
 7092244537 4/1/2013 10:54:09 PM Justin Bryson SU LSQRCI
 7092244537 4/3/2013 9:31:29 PM Qureshi Uzma Mohd. Ayub SU LSQRC
 (1)

7092244537 4/5/2013 6:21:04 AM Vijay Raj ES HEPO3 New Escrowed Payment Quote HMP 3 Month Trial Period:
 Effective Date = 4/1/2013
 Escrow Payment = \$199
 Total Shortage = \$406
 Total Capitalization = \$1180
 Borrower Paid MI Premium = \$0

Escrow Balance = \$-2 | Interim Tax Disbursements = \$0 | Total Tax Disbursements During Trial Period = \$1177 | Hazard Disbursements During Trial Period = \$0 | Flood Disbursements During Trial Period = \$0 | Tax Payment #1 During Trial Period = \$0 | Tax Payment #1 During Trial Period = \$0 | Tax Payment #2 During Trial Period = \$0 | Tax Payment #2 During Trial Period = \$0 | Delinquent Taxes Due = \$0 | Tax Payment #3 During Trial Period = \$0 | Tax Payment #3 During Trial Period = \$0 | Delinquent Taxes Due = \$0 | Tax Payment #4 During Trial Period = \$0

Breakdown as Follows:

{ 7 }

| | | | | | | | |
|------------|-----------|-------------|----------------------|------|-----------|--|----------------|
| 7092244537 | 4/6/2013 | 6:56:13 AM | Vijay Raj | ES | NEPO | New-Escrowed Payment Quote: Effective Date = 4/2/2013 Escrow Payment = \$199 Total Deposit = \$986 Shortage / Deposit = \$986 Delinquent Tax = \$0 & I = \$0 | Tax P { 7 } |
| 7092244537 | 4/10/2013 | 10:57:44 PM | Justin Bryson | SU | L\$VALIDI | Loan Setup Validation Initiation { 1 } | |
| 7092244537 | 4/11/2013 | 9:23:45 PM | Swapnali Agre | SU | L\$VALIDC | Loan Setup Validation Completion { 1 } | |
| 7092244537 | 4/11/2013 | 9:23:47 PM | Background Processor | BNOT | | (1) As of 04/11/2013 Past Due 1,985.32 Curr Due 980.16 Total Due 2,965.48 Requested By Auto-B REQUESTED 30 DAY DEMAND BE SENT | |
| 7092244537 | 4/12/2013 | 11:58:08 PM | Background Processor | CORR | 30DAY | Loan Setup review to update level I fields based on loan verification Setup | |
| 7092244537 | 4/12/2013 | 11:58:10 PM | Justin Bryson | SU | LSURVW | review to update level I fields based on loan verification results { 1 } | |
| 7092244537 | 4/16/2013 | 9:46:48 PM | Syed wardul Hijaz | SU | LSURWC | Loan Setup review of loan verification results complete; correct based on QC results | |
| 7092244537 | 4/16/2013 | 9:48:18 PM | Justin Bryson | SU | LSULYPC | Loan Setup review of loan verification results complete; correct based on QC results | |
| 7092244537 | 4/17/2013 | 7:20:04 PM | Background Processor | CORR | EILT | Early intervention letter sent | |
| 7092244537 | 4/18/2013 | 5:32:15 PM | Alex Lombardo | GC | | (1) Account Reported To Credit Bureau (as of 03/30/13) LPI: 01/25/13 UPB: 82,920 Mthly Pmt: 980 Amt Past Due: 1,985 First occurrence: 02/26/13 Status: 71 [Dlq 1 Pmt] Original Charge Off Amt: 0 Payment History(24 Mon. : 00000000104323BBBBBBBB | |